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PATENT

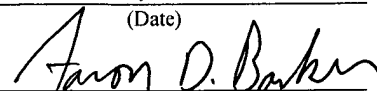
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Michael A. Wilkman
Appl. No. : 09/909,194
Filed : July 19, 2001
For : UNIVERSAL TRANSACTION
MANAGER AGENT, SYSTEMS
AND METHODS
Examiner : John L. Young
Group Art Unit : 3622
Confirmation No. : 9144

I hereby certify that this correspondence and all marked attachments are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated below and are addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on

February 22, 2005

(Date)


Aaron D. Barker, Reg. No. 51,432

AMENDMENT AND RESPONSE TO OFFICE ACTION

Mail Stop Amendment

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

This communication is in response to the Office Action of November 19, 2004. As February 19, 2004 was a Saturday, February 20, 2004 was a Sunday, and February 21, 2004 was a Federal Holiday, Applicant submits that this communication is within the three-month shortened statutory period for response, and no extension of time is required. Please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.

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01 FC:2201
02 FC:2202

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